

FEDERAL
RESERVE



FINANCIAL
SERVICES

Check 21 Special Sort Deposit and Receipt Option Guide

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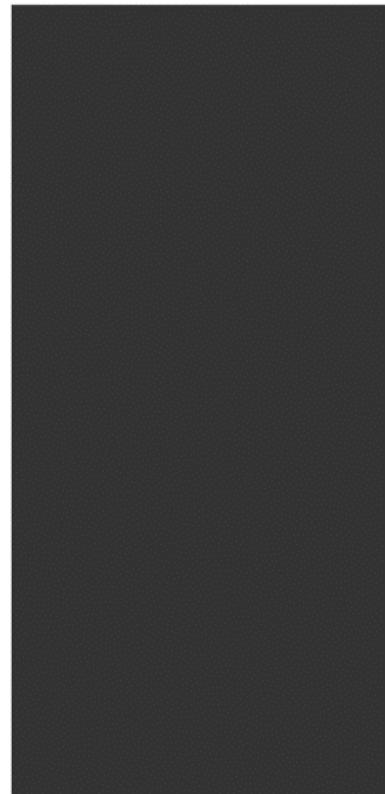


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Preface

The Federal Reserve Bank *Check 21 Special Sort Deposit and Receipt Option Guide* provides an overview of Image Cash Letter (ICL) deposit and receipt options for financial institution with the Federal Reserve Banks (FRB).

Overview

The Check 21-enabled clearing service provides Federal Reserve Bank customers with the opportunity to deposit and receive image cash letters. In order to facilitate efficient and effective transfer of image cash letters, the Reserve Banks have identified additional deposit options designed to meet the spectrum of customer needs. The document provides an overview of the various deposit option products along with file layout, sorting and testing requirements. For more information on the Federal Reserve Banks' Check 21-enabled services, please visit http://www.frb services.org/serviceofferings/check/check_21.html or contact your Account Executive.

DEPOSIT

The Federal Reserve Bank offers customers the option of sending FedForward Image Cash Letters (ICLs) as follows:

- Mixed Cash Letter – Deposit a Mixed cash letter and receive availability and pricing based on published deadlines.
- Fine-Sort Cash Letter – Deposit separate cash letters for specific customers in order to receive discounted cash letter and per item fees. Each separate fine-sort cash letter file must include only items drawn on a valid FedReceipt Plus institution. Valid FedReceipt Plus institutions can be found at: http://www.frb services.org/servicefees/check21_endpoint_listing.html
- Deferred Availability Cash Letter – Deposit a Mixed or Fine Sort Cash Letter with an option to defer the availability (credit) until the next business day and receive discounted per item fee pricing. Customer availability on all Deferred Check 21 Cash letters will be the same as if the file was received at the first deadline the following business day. Cash Letters will receive discounted per item fee pricing based on published deadlines.
- Dollar Cut Availability Cash Letter – Deposit a Mixed Dollar Cut Availability Cash Letter and receive normal availability and pricing on Items \$1,000 and higher. Availability on items under \$1,000 will be deferred. These items will be processed as if received at the first deadline the following business day, with the associated availability. Deferred items under \$1,000 will be priced at a discounted rate.
- Government Item Cash Letters - Treasury, PMO and Savings Bonds Cash Letters that are sorted into separate FedForward Cash Letter files and presented directly to FRB Atlanta are processed without charge to the customer.
- Select Mixed Cash Letters - With this deposit option, customers can elect to send forward and/or Return collection items drawn on specific routing numbers in separate cash letters, which combines a high fixed fee with a lower variable fee. Multiple pricing levels are available for forward and return.
- Premium Mixed Cash Letters - With this deposit option, customers can elect to send forward collection items in mixed cash letters with a higher cash letter fees and lower per-item fees for electronic items than the current Regular Mixed deposit option. Multiple pricing levels are currently available
- Regional Fine-Sort Cash Letter – Deposit a separate cash letter for a specific customer group in order to receive discounted fees. This product is only available in select regions. Please contact your Account Executive before signing up for this service.
- Fixed Mixed Cash Letter – Mixed depositors can send FedForward deposits throughout the evening at a fixed price. It has a fixed daily Cash Letter fee and Items deposited by the posted deadlines will be charged the published item fees plus a surcharge as per the Check 21 fee schedule.

RECEIPT

The Federal Reserve Bank offers customers the following FedReceipt Plus and FedImage options:

FedReceipt Plus Forward

- FedReceipt Plus -- An x9 image file of all forward collection items including from the Federal Reserve. **Multiple files per day will be scheduled with final file delivery by 2:00pm local.**
- Electronic Receivers via x9 MICR file – A MICR file in x9 format. Images of items are placed in the FedImage archive for 7 year retention.

Delivery Options - Forward

- Super Premium Delivery 8:00 AM – Electronic delivery of final FedReceipt Plus file with a target delivery time of 8:00 AM Eastern time
- Premium Delivery 10:00 AM – Electronic delivery of final FedReceipt Plus file with a target delivery time of 10:00 AM local time
- Premium Delivery Noon – Electronic delivery of final FedReceipt Plus file with a target delivery time of Noon local time
- Normal Delivery – Electronic delivery of final FedReceipt Plus file with a target delivery time of 2:00 PM local time
- Courtesy Delivery – An early delivery of FedReceipt Plus file, generally before midnight local time
- Supplemental MICR file – Delivery of a MICR only file, followed by a corresponding image cash letter file delivery.

FedReceipt Plus Returns

- FedReceipt Plus -- An x9 image file all return items delivered by the Reserve Banks that were received in FedReturn image cash letters or in paper format. **Multiple files per day will be scheduled with final file delivery by 2:00pm local.**

Delivery Options - Returns

- Normal Delivery – Electronic delivery of final FedReceipt Plus Returns file with a target delivery time of 2:00 PM local time
- Accelerated Imaged Returns Delivery - An early delivery of FedReceipt Plus Returns file, generally before midnight local time

Same-Day Settlement (SDS) Options

- SDS Inclusion with Settlement and Adjustments (Basic) – The opening and processing of SDS fine sort deposits that are drawn on an institution that subscribes to FedReceipt Plus and has elected the Reserve Bank to be a presentment point (priced separately). This service does not include transportation, but does include accounting and adjustment services. To qualify for Basic SDS, customers must elect Normal Delivery of FedReceipt Plus files.
- SDS Inclusion with Settlement and Adjustments (Premium) – The opening and processing of SDS fine sort deposits that are drawn on an institution that subscribes to FedReceipt Plus and has elected the Reserve Bank to be a presentment point (priced separately). This service does not include transportation, but does include accounting and adjustment services. Customers electing SDS Inclusion along with Super-Premium, Premium, or Noon delivery of files will be charged Premium Settlement and Adjustment fees.

Reject Repair Options

- Electronic Reject Repair -- The electronic repair of an item that rejects during high-speed processing. Electronic reject repair enables MICR line data to be captured for transmission. Electronic reject repair is explicitly priced for all Forward FedReceipt Plus customers.

PDF Receipt Option

- If you or your processor do not have the capabilities to accept an image cash letter data format using the FedReceipt Plus service, the Reserve Banks can send a PDF file of your incoming substitute checks that can be viewed and printed at your location. This is an ideal solution for financial institutions that receive a small number of forward and/or return items each day. **Multiple files per day will be scheduled with final file delivery by 2:00pm local.**

FedImage Services

- **FedImage Enhanced Truncation** - Image capture and delivery of MICR line check data in x9 format for all forward collection items. Receipt of the x9 file constitutes legal presentment. Physical items are retained at the truncating Reserve Bank for 60 days and images are retained in the FedImagesm archive according to applicable state laws or as elected by the customer. Returns and retrievals are explicitly priced.
- **FedImage Capture** -- Image capture of items processed by the Federal Reserve. Items include all forms of collection (deposit) and presentment (SDS) products as well as on-us items.
- **On-Us (Over the Counter) Items** – Image capture of paper on-us (over the counter) items
- **FedImage Archive** -- Short- and long-term storage of images that have been captured or electronically deposited. Four storage lengths are available: up to 30 business days; up to 60 business; 7 years, and 11 years, where required by law. For long term storage options (7/11 years), items are stored on disk for 60 business days and on tape for 7 or 11 years.
- **Extended RAID storage** –Extended disk (RAID) storage is available in three different storage lengths: 61 days to 6 months; 61 days to 12 months; and 61 days to 24 months. Items are stored on tape for 7 years. These fees are in addition to the FedImage Archive fee.
- **Dual Archive** – Storage option to have forward collection items stored in the FedImage archive prior to customer transition to FedImage archive services. Items will be stored based on the archive service elected by the customer. Standard service is up to 120 calendar days, longer timeframes are available. These fees are in addition to the FedImage Archive fee.
- **Back File Conversion** – A specially formatted x9 image cash letter file containing items currently stored in a non-Fed image archive for storage in the FedImage archive. Items are moved to the FedImage archive for the 7 or 11 years where applicable as received with no image quality or other editing. FedImage Archive fees apply in addition to Back File Conversion fees.
- **Electronic On-Us Service** – A specially formatted image cash letter in x9 format containing on-us (over the counter) items. Items are moved to the FedImage archive for the archive service elected by the customer as received (no image quality or other editing performed). Archive fees are in addition to Electronic On-Us fees.
- **FedImage Retrievals** – Retrieval of images stored in FedImage archive for purposes of viewing, printing or e-mailing. Two retrieval options are available: Standard retrievals, with a per retrieval fee charged (FedLine, FedImage Gateway or e-mail); and Subscription retrieval, which provides unlimited retrievals through a per item fee assessed based on each item archived. Subscription retrieval is only available to active FedImage Archive customers. Standard retrieval fee will apply to all retrievals if and when customer becomes inactive.

Section 1: Deferred Availability Option

Check 21 Deferred Availability ICL Deposit

The Federal Reserve Bank offers customers the option of sending FedForward Image Cash Letters (ICLs) with Deferred Availability at reduced pricing for Mixed, Fine-Sort and Pre-Sort Cash Letter types. Customer availability on all Deferred Availability Check 21 Cash letters will be the same as if the file was received at the first deadline the following business day. The ICL files are billed at a discounted per Item Fee if they adhere to the standards below.

- File formats must continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/services/setup/check/check21_technical_information.html Current Mixed, Pre-Sort and/or Fine-Sort FedForward ICL production depositors will not need to make format changes, with the exception of modifying the Fed Work Type within a file to indicate the Deferred Availability Option.
- The Work Type Code must be changed from the current value in the Type 10 Cash Letter Header Record (Field 13 – position 77) to the new value for Deferred Availability (as listed below) in order to qualify for the discount.

FedForward Cash Letter Type	Normal Availability Code (Work Type)	<u>Deferred</u> Availability Code (Work Type)
Mixed	C	3
Fine-Sort	A	1

****Please note that the Work Type characters must be in Upper Case within the x9 file**

- The depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.
- Prior to production implementation, FRB would like to receive at least one test file in order to validate our setup and provide feedback to depositors on the appropriate sorting of items. As with normal FedForward testing, a “T” will be required in the File Header record and the file will need to be transmitted using the Pre-Prod (test) URL for FedLine and/or the Test (-pp) folder in the Secure Client.
- After successfully testing, the Federal Reserve would require at least a 10-day notice before production can begin.

Section 2: Dollar Cut Availability Option

Check 21 Dollar Cut Availability ICL Deposit

The Federal Reserve Bank offers customers the option of sending FedForward Image Cash Letters (ICLs) with a Dollar Cut Availability option for the Mixed Cash Letter type only. Customer availability and pricing on all Dollar Cut Availability Option Check 21 Cash Letters will be based on the current Check 21 fee scheduled (published at: <http://www.frbservices.org/servicefees/index.html>) for items \$1,000 and higher. Availability on items under \$1,000 will be deferred. These items will be processed as if received at the first published deadline the following business day, with the associated availability. Deferred items under \$1,000 will be priced at a discounted rate from the regular published fee. The ICL files are billed at a discounted per Item Fee if they adhere to the standards below.

- File formats must continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/servicesetup/check/check21_technical_information.html Current Mixed FedForward ICL production depositors will not need to make format changes, with the exception of modifying the Fed Work Type within a file to indicate the Dollar Cut Availability Option.
- The Work Type Code must be changed from the current value in the Type 10 Cash Letter Header Record (Field 13 – position 77) to the new value for Dollar Cut Availability (as listed below) in order to qualify for the discount.

FedForward Cash Letter Type	Normal Availability Code (Work Type)	<u>Dollar Cut Availability</u> Code (Work Type)
Mixed	C	8

****Please note that the Work Type characters must be in Upper Case within the x9 file**

- The product will be offered as per the fee schedule deposit deadlines. Deposits received after the posted deadline will be processed as regular Mixed with associated pricing and availability. *Please note that this product cannot be used in combination with any sorted products other than Treasury items and Postal Money Orders.*
- The depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.
- After successfully testing, the Federal Reserve would require at least a 10-day notice before production can begin.

Section 3: Fine-sort Option

Check 21 ICL District Fine-sort Deposit Option

The Federal Reserve Banks offer customers the option of sending Fine-Sort FedForward Image Cash Letters (ICL) at reduced pricing to certain designated FedReceipt Plus endpoints. The ICL files are billed at a discounted Cash Letter and per item fee if they adhere to the standards below.

- File formats will continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/servicesetup/check/check21_technical_information.html Production customers will not need to make format changes, with the exception of modifying the Routing Numbers and Fed Work Type within a file to indicate the proper Work Type and Destination where items are to be presented.
- In order to qualify for the discounted Cash Letter and per item fees, each separate fine-sort CL must include only items drawn on the qualified FedReceipt Plus institution. A current list of valid FedReceipt Plus institutions can be found on our FRBservices.org website at: http://www.frbservices.org/servicefees/check21_endpoint_listing.html. Three Routing Number fields will need to be modified as part of the product offering. The File Header, Cash Letter Header and Bundle Header Records will need to point to **FRB Atlanta**.
 - Immediate Destination Routing Number (Field 4) in the File Header Record (Type 01)
 - Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10)
 - Destination Routing Number (Field 3) in the Bundle Header Record (Type 20)

FRB Atlanta Destination Routing Number and Destination Name

District	Destination Name	Destination RT
Atlanta – 06	FRB Atlanta	0610-0014-6

- The Work Type must be changed from the current “C” for Mixed in the Cash Letter Header Record (Field 13 – position 77) to an “A” for Fine-Sort in order to qualify for the discount.

Product/Work Type	Normal Availability Work Type	Deferred Availability Work Type
Fine-Sort to FedReceipt Plus Endpoints	A	1

****Please note that the Work Type characters must be in Upper Case within the x9 file**

Fine-Sort files received with items drawn on other multiple and/or ineligible endpoints will not be rejected, rather they will be accepted for processing and will be subject to the standard Mixed ICL deposit fees.

- The fine-sort depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin. 10-day lead time is required to perform the setup tasks.
- The fine-sort depositor must also provide a list of the qualified FedReceipt Plus RTs that they intend to send fine-sort cash letters. Please note that any additional fine-sort sends needed after the initial production cutover will require a list to be sent to the FRB for notification/validation prior to implementation of the new sends.
- Prior to production implementation, FRB would like to receive at least one test file. This will allow the FRB to validate our setup, as well as provide feedback to depositors on the appropriate sorting of items. As with normal FedForward testing, a “T” will be required in the File Header record and the file will need to be transmitted using the Pre-Prod (test) URL for FedLine and/or the Test (-pp) folder in the Secure Client.
- After successful testing, the conversion and implementation schedules are flexible – we can support implementation to one or more fine sort endpoints at a time or simultaneous implementation of multiple separately fine-sorted files. Please note that the Federal Reserve will require at least a 10-day notice before any new fine-sorting in production can begin.

Section 4: Gov't Treasury, PMO & Savings Bonds Fine-sorts

Check 21 ICL Treasury, PMO & Savings Bonds Fine-sort Deposit Option

Treasury Checks, Postal Money Orders and Savings Bonds that are sorted into separate FedForward Cash Letter files are processed without charge to the customer. File transmission fees and per items fees are waived if they adhere to the standards below.

- File formats continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/services/setup/check/check21_technical_information.html Production customers will not need to make format changes, with the exception of modifying the Routing Numbers and Fed Work Type within a file to indicate the proper Work Type and Destination where items are to be presented.
- In order to qualify for the waived fees, each file must include only items listed for the appropriate product/work type. The following Routing Numbers are used for Treasury Checks, PMOs and Savings Bonds will need to be sorted into separate FedForward Cash Letters. A separate file is required for each Work Type (one for Treasury Items, one for PMOs and one for Savings Bonds).

Product/Work Type	Routing Number
<u>Treasury/Gov't Checks</u>	0000-0051-8
<u>Postal Money Orders (PMO)</u>	0000-0020-4 0000-0119-3 0000-0800-2
<u>Savings Bonds</u>	0000-9000-7

- Three Routing Number fields will need to be modified as part of the product offering. The File Header, Cash Letter Header and Bundle Header Records will need to point to the **Federal Reserve Bank of Atlanta as the Destination.**
 - Immediate Destination Routing Number (Field 4) in the File Header Record (Type 01)
 - Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10)
 - Destination Routing Number (Field 3) in the Bundle Header Record (Type 20)

FRB Destination Routing Number and Destination Name

District	Destination Name	Destination RTN
6	FRB Atlanta	0610-0014-6

- The Work Type must be changed from the current “C” (for Mixed) in the Cash Letter Header Record (Field 13 – position 77) to the following:

Product/Work Type	Work Type
<u>Treasury Checks</u>	H
<u>Postal Money Orders (PMO)</u>	I
<u>Savings Bonds</u>	J

****Please note that the Work Type characters must be in Upper Case within the x9 file**

Files received with items drawn on Routing Numbers outside of the appropriate work type will not be rejected. They will be accepted for processing and will be subject to the standard mixed ICL deposit fees.

- ICL items should contain the full-field MICR line with valid characters.
- Treasury items should have a valid R/T, dollar amount, on-us, trancode and serial field.
- PMO's should have a valid R/T, dollar amount and on-us fields.
- Savings Bonds should have the ABA/RT, amount and on-us fields.
 - a. The Savings Bond Routing Number (0000-9000-7) must always be populated as the Routing number in the Check Detail Record (Type 25), Field 5.
 - b. The redemption amount must always be populated as the Amount in the Check Detail Record (Type 25), Field 7.
 - c. MICR serial number should be populated as the account number in the ONUS field (3) in the Check Detail Record (25).
- The depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.
- Prior to production implementation, FRB would like to receive at least one test file for each Work Type in order to validate our setup and provide feedback to depositors on the appropriate sorting of items. As with normal FedForward testing, a “T” will be required in the File Header record and the file will need to be transmitted using the Pre-Prod (test) URL for FedLine and/or the Test (-pp) folder in the Secure Client.
- After successfully testing, the Federal Reserve would require at least a 10-day notice before production can begin.

Section 5: Regional Fine-sort Option

Check 21 ICL Regional Fine-sort Deposit Option

The Federal Reserve Banks offer customers the option of sending Regional Fine-Sort FedForward Image Cash Letters (ICL) at reduced pricing to certain designated FedReceipt Plus endpoint groups. This product is only available in select regions (please contact your Account Executive before signing up for this service). The ICL files are billed at a discounted Cash Letter and per item fee if they adhere to the standards below.

- File formats will continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/servicesetup/check/check21_technical_information.html Production customers will not need to make format changes, with the exception of modifying the Fed Work.
- In order to qualify for the discounted Cash Letter and per item fees, each Regional fine-sort file must include only items drawn on the qualified FedReceipt Plus participant institutions within the region. The File Header, Cash Letter Header and Bundle Header Records will need to point to the **FRB Destination** (not the fine-sort customer RT).
 - Immediate Destination Routing Number (Field 4) in the File Header Record (Type 01)
 - Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10)
 - Destination Routing Number (Field 3) in the Bundle Header Record (Type 20)

Needs to point to the processing FRB District of FRB Atlanta

FRB Destination Routing Numbers and Destination Names

District	Destination Name	Destination RT
Atlanta – 06	FRB Atlanta	0610-0014-6

- The Work Type must be changed from the current “C” for Mixed in the Cash Letter Header Record (Field 13 – position 77) to an “**R**” for Regional Fine-Sort in order to qualify for the discount.

Product/Work Type	Work Type
Regional Fine-Sort	R

****Please note that the Work Type characters must be in Upper Case within the x9 file**

- The Regional fine-sort depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.

- Prior to production implementation, FRB would like to receive at least one test file. This will allow the FRB to validate our setup, as well as provide feedback to depositors on the appropriate sorting of items. As with normal FedForward testing, a “T” will be required in the File Header record and the file will need to be transmitted using the Pre-Prod (test) URL for FedLine and/or the Test (-pp) folder in the Secure Client.
- After successful testing, the conversion and implementation schedules are flexible. Please note that the Federal Reserve will require at least a 10-day notice before any new Regional fine-sorting in production can begin.

Section 6: Fixed Mixed Option

Check 21 Fixed Mixed ICL Deposit

The Federal Reserve Bank offers customers the option of sending FedForward Image Cash Letters (ICLs) for a fixed daily fee and also receive discounted per item fees on files sent after the first posted Mixed deadline. The Fixed Mixed deposit fees are listed in the current Check 21 fee schedule (published at: <http://www.frbservices.org/servicefees/index.html>) if deposits adhere to the standards below.

- File formats must continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/servicesetup/check/check21_technical_information.html Current Mixed FedForward ICL production depositors will not need to make format changes, with the exception of modifying the Fed Work Type within a file to indicate the Fixed Mixed Option.
- The Work Type Code must be changed from the current value in the Type 10 Cash Letter Header Record (Field 13 – position 77) to the new value for Fixed Mixed product (as listed below) in order to qualify for the product.

FedForward/FedReturn Cash Letter Type	Normal Availability Code (Work Type)	Fixed Mixed Code (Work Type)
Mixed	C	D

****Please note that the Work Type characters must be in Upper Case within the x9 file**

- The product will be offered as per the fee schedule deposit deadlines. Deposits received after the posted deadline will be processed as regular Mixed with associated pricing and availability.
- This option is limited to mixed and dollar cut depositors only. Customers opting into this product will be ineligible to use any sorted deposit options, including fine sort, or regional fine sort, as well as deferred mixed. Depositors who send more than 20 files in a processing day will be charge the File Overage Fee as posted on the fee schedule for each additional file.
- The depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.
- After successfully testing, the Federal Reserve would require at least a 10-day notice before production can begin.

Section 7: Select Mixed Sort Option

Check 21 ICL Select Mixed Sort Deposit Option

The Federal Reserve Bank offers customers the option of sending FedForward or FedReturn Image Cash Letters (ICLs) for items drawn on specific routing numbers in a separate cash letter, which combines a high fixed fee with a lower variable fee. The Select Mixed deposit fees are listed in the current Check 21 fee schedule (published at: <http://www.frb services.org/servicefees/index.html>) if deposits adhere to the standards below. Please note two Forward levels and one Return level are available for this product.

- File formats continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frb services.org/servicesetup/check/check21_technical_information.html Production customers will not need to make format changes, with the exception of modifying the Routing Numbers and Fed Work Type within a file to indicate the proper Work Type and Destination where items are to be presented.
- In order to qualify for the special product pricing, each file must include only items drawn on specific forward collection Routing Numbers. A current list of valid FedReceipt Plus institutions can be found on our FRBservices.org website at: http://www.frb services.org/servicefees/check21_endpoint_listing.html.
- Three Routing Number fields will need to be modified as part of the product offering. The File Header, Cash Letter Header and Bundle Header Records will need to point to the **Federal Reserve Bank of Atlanta as the Destination**.
 - Immediate Destination Routing Number (Field 4) in the File Header Record (Type 01)
 - Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10)
 - Destination Routing Number (Field 3) in the Bundle Header Record (Type 20)

FRB Destination Routing Number and Destination Name

District	Destination Name	Destination RTN
6	FRB Atlanta	0610-0014-6

- The Work Type must be changed from the current “C” (for Mixed) in the Cash Letter Header Record (Field 13 – position 77) to the following:

Product/Work Type	Work Type
<u>Forward - Select Mixed Level 1</u>	L
<u>Forward - Select Mixed Level 2</u>	M
<u>Forward - Select Mixed Level 3</u>	O
<u>RETURN - Select Mixed</u>	L

****Please note that the Work Type characters must be in Upper Case within the x9 file**

Files received with items drawn on Routing Numbers outside of the appropriate work type will not be rejected. They will be accepted for processing and will be subject to higher fees.

- The product will be offered as per the fee schedule deposit deadlines. Please note two Forward levels and one Return level are available. Deposits received after the last deadline would roll over to the first deadline the following day.
- The depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.
- Prior to production implementation, FRB would like to receive at least one test file for each Work Type in order to validate our setup and provide feedback to depositors on the appropriate sorting of items. As with normal FedForward testing, a “T” will be required in the File Header record and the file will need to be transmitted using the Pre-Prod (test) URL for FedLine and/or the Test (-pp) folder in the Secure Client.
- After successfully testing, the Federal Reserve would require at least a 10-day notice before production can begin.

Section 8: Premium Mixed Sort Option

Check 21 ICL Premium Mixed Sort Deposit Option

The Federal Reserve Bank offers customers the option of sending FedForward Image Cash Letters (ICLs) in a Premium Mixed cash letter with a higher cash letter fee and lower per-item fee for electronic items than the current Regular Mixed deposit option. The Premium Mixed deposit fees are listed in the current Check 21 fee schedule (published at: <http://www.frbservices.org/servicefees/index.html>) if deposits adhere to the standards below. Please note four levels/options are available.

- File formats continue to adhere to the “Federal Reserve Adoption of DSTU X9.37 (2003), Image Cash Letter Customer Documentation”, as published at http://www.frbservices.org/servicesetup/check/check21_technical_information.html Production customers will not need to make format changes, with the exception of modifying the Routing Numbers and Fed Work Type within a file to indicate the proper Work Type and Destination where items are to be presented.
- Three Routing Number fields will need to be modified as part of the product offering. The File Header, Cash Letter Header and Bundle Header Records will need to point to the **Federal Reserve Bank of Atlanta as the Destination.**
 - Immediate Destination Routing Number (Field 4) in the File Header Record (Type 01)
 - Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10)
 - Destination Routing Number (Field 3) in the Bundle Header Record (Type 20)

FRB Destination Routing Number and Destination Name

District	Destination Name	Destination RTN
6	FRB Atlanta	0610-0014-6

- The Work Type must be changed from the current “C” (for Mixed) in the Cash Letter Header Record (Field 13 – position 77) to one of the following:

Product/Work Type	Work Type
<u>Premium Mixed A</u>	N
<u>Premium Mixed B</u>	B
<u>Premium Mixed C</u>	K
<u>Premium Mixed D</u>	S
<u>Premium Mixed E</u>	F
<u>Premium Mixed F</u>	G

****Please note that the Work Type characters must be in Upper Case within the x9 file**

- The product will be offered as per the fee schedule deposit deadlines. Please note six levels/options are currently available. Deposits received after the last deadline would roll over to the first deadline the following day.
- Customers opting into these products will be eligible to use all other FedForward deposit options except Fine Sort and Fixed Mixed. Premium Mixed E and Premium Mixed F depositors must also use at least one of the Select Mixed deposit options.
- The depositor must provide the routing number(s) which will be included in the File Header Immediate Origin Routing Number field (Field 5), as well as the ECE Institution Routing Number (Field 4) on the Cash Letter and Bundle Header records. Once this routing number is known, FRB will perform setup tasks and provide notification when testing can begin.
- Prior to production implementation, FRB would like to receive at least one test file for each Work Type in order to validate our setup and provide feedback to depositors on the appropriate sorting of items. As with normal FedForward testing, a “T” will be required in the File Header record and the file will need to be transmitted using the Pre-Prod (test) URL for FedLine and/or the Test (-pp) folder in the Secure Client.
- After successfully testing, the Federal Reserve would require at least a 10-day notice before production can begin.

Appendix A: FRB Deposit “Work Type” Table

Forward Cash Letter Type	Work Type
Mixed	C
Mixed – Deferred	3
Mixed – Dollar Cut	8
Select Mixed Level 1	L
Select Mixed Level 2	M
Select Mixed Level 3	O
Premium Mixed A	N
Premium Mixed B	B
Premium Mixed C	K
Premium Mixed D	S
Premium Mixed E	F
Premium Mixed F	G
Fixed Mixed	D
Fine-Sort	A
Fine-Sort Deferred	1
Treasury	H
PMO	I
Savings Bonds	J
Regional Fine-Sort	R**

Please note that the Work Type characters must be in Upper Case within the x9 file

*** Work Type R is limited availability in Select Markets/Regions.*

<u>Return Cash Letter Type</u>	<u>Work Type</u>
Return Mixed	C*
Return Select Mixed	L*

Please note that the Work Type characters must be in Upper Case within the x9 file

** Work Types C & L can be used for both FedForward and FedReturn ICLs. All other Work Types can only be used for FedForward ICLs.*

Appendix A: FRB Receipt “Work Type” Table

<u>File Type</u>	<u>Work Type</u>
Mixed (Forward & Return)	C
Same Day Settlement (SDS)	X